

**Information to identify the case:**

Debtor 1	<u>John Longobardi</u>	Social Security number or ITIN	<b>xxx-xx-4471</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>11-43283-ABA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John Longobardi

2/9/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 John Longobardi  
 Debtor

Case No. 11-43283-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Feb 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2017.

db  
 514237091 +John Longobardi, 2468 Arbor Court, Mays Landing, NJ 08330-2410  
 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
 Lewisville, TX 75067)  
 512542470 +Raymour & Flanigan Furniture, 800 Walnut Street, Des Moines, IA 50309-3605  
 512542472 +Target National Bank, C/O Lyons Doughty Veldhuis, 136 Gaither Dr, Ste 100, Po Box 1269,  
 Mount Laurel, NJ 08054-7269  
 512542473 Td Bank N.A., Po Box 85037, Columbus, GA 31908  
 515221752 +Veripro Solutions, Inc., PO BOX 3244, Coppell, TX 75019-9244  
 515221753 +Veripro Solutions, Inc., PO BOX 3244, Coppell, TX 75019, Veripro Solutions, Inc.,  
 PO BOX 3244, Coppell, TX 75019-9244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 09 2017 21:59:19 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 09 2017 21:59:14 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

512542460 E-mail/Text: bkdepartment@rtresolutions.com Feb 09 2017 21:59:26 Bank Of America,  
 C/O Real Time Resolutions, 1750 Regal Row, Ste 120, Dallas, TX 75235-2287  
 512542461 EDI: BANKAMER.COM Feb 09 2017 21:28:00 Bank Of America Home Loans, Customer Service,  
 Po Box 5170, Simi Valley, CA 93062-5170  
 512542462 EDI: CHASE.COM Feb 09 2017 21:33:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 512542463 EDI: RCSDELL.COM Feb 09 2017 21:33:00 Dell Financial Services,  
 C/O DFS Customer Care Dept., Po Box 81577, Austin, TX 78708-1577  
 512902117 EDI: RESURGENT.COM Feb 09 2017 21:33:00 Dell Financial Services L.L.C.,  
 c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390  
 512542464 +EDI: PRA.COM Feb 09 2017 21:33:00 GE Money Bank, C/O Portfolio Recovery Services,  
 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4952  
 512542466 +EDI: RMSC.COM Feb 09 2017 21:28:00 GEMB/Sams Club, Po Box 965005,  
 Orlando, FL 32896-5005  
 512542465 +EDI: RMSC.COM Feb 09 2017 21:28:00 Ge Money Bank/Lowes, PO Box 965005,  
 Orlando, FL 32896-5005  
 512542467 +EDI: HFC.COM Feb 09 2017 21:28:00 HSBC Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 512542468 +EDI: HFC.COM Feb 09 2017 21:28:00 HSBC/Boscovs, Po Box 5253,  
 Carol Stream, IL 60197-5253  
 513009517 EDI: JEFFERSONCAP.COM Feb 09 2017 21:33:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
 ST CLOUD MN 56302  
 512602183 E-mail/Text: camanagement@mtb.com Feb 09 2017 21:59:02 M & T BANK, 1100 Wehrie Drive,  
 Williamsville, NY 14221  
 512542469 E-mail/Text: camanagement@mtb.com Feb 09 2017 21:59:02 M&T Bank, 1 Fountain Plaza, Fl 4,  
 Buffalo, NY 14203  
 513858725 +EDI: AIS.COM Feb 09 2017 21:33:00 Midland Funding LLC, by American InfoSource LP as agent,  
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457  
 513858724 EDI: AIS.COM Feb 09 2017 21:33:00 Midland Funding LLC, by American InfoSource LP as agent,  
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
 512561746 EDI: PRA.COM Feb 09 2017 21:33:00 Portfolio Recovery Associates, LLC, c/o Sams Club,  
 POB 41067, Norfolk VA 23541  
 512567883 E-mail/Text: bkdepartment@rtresolutions.com Feb 09 2017 21:59:26  
 Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste #150, P.O. Box 36655,  
 Dallas, TX 75247  
 512542471 +EDI: CITICORP.COM Feb 09 2017 21:28:00 Shell Credit Card, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 512706061 +E-mail/Text: bncmail@w-legal.com Feb 09 2017 21:59:24 TARGET NATIONAL BANK,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512878416 +EDI: VERIZONWIRE.COM Feb 09 2017 21:33:00 Verizon Wireless, PO BOX 3397,  
 Bloomington, IL 61702-3397  
 512542474 +EDI: VERIZONWIRE.COM Feb 09 2017 21:33:00 Verizon Wireless, Correspondance Address,  
 20 Alexander Drive, PO Box 5029, Wallingford, CT 06492-7529  
 512542475 +EDI: ACCE.COM Feb 09 2017 21:33:00 Wells Fargo Bank, C/O Asset Acceptance, Po Box 1630,  
 Warren, MI 48090-1630  
 512542476 +EDI: WFFC.COM Feb 09 2017 21:33:00 Wells Fargo Bank, Po Box 14517,  
 Des Moines, IA 50306-3517  
 512542477 EDI: WFFC.COM Feb 09 2017 21:33:00 Wells Fargo Dealer Services, PO Box 25341,  
 Sanata Ana, CA 92799-5341

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC  
 512695967 BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Feb 09, 2017

514237092\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
Lewisville, TX 75067, Nationstar Mortgage, LLC, 350 Highland Drive,  
Lewisville, TX 75067)

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 11, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Bank of America, National Association  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME  
LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Bank of America, National Association  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Thomas E. Dowe on behalf of Debtor John Longobardi tdesquire@hotmail.com

TOTAL: 6